

**UNITED STATES DISTRICT COURT FOR THE
SOUTHERN DISTRICT OF FLORIDA**

ANGEL ROSARIO

Case No. _____

PLAINTIFF(S),

v.

TRANSUNION LLC,

DEFENDANT(S),

COMPLAINT AND DEMAND FOR JURY TRIAL

Plaintiff, Rosario, for his Complaint against Defendant TransUnion LLC ("TransUnion"), states as follows:

INTRODUCTION

1. This is an action for damages brought by an individual consumer against Defendant for violations of the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq.
2. The FCRA is designed to ensure fair and accurate credit reporting, promote efficiency in the banking system, and protect consumer privacy. The FCRA seeks to ensure that consumer reporting agencies exercise their grave responsibilities with fairness, impartiality, and a respect for the consumer's right to privacy.

JURISDICTION AND VENUE

3. This Court has jurisdiction over this action pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1681p.
4. Venue is proper in this district under 28 U.S.C. § 1391(b) because a substantial part of the events or omissions giving rise to the claim occurred in this district.

PARTIES

5. Plaintiff, Rosario, is a natural person residing in Haverhill, Florida.
6. Defendant TransUnion LLC is a consumer reporting agency as defined by 15 U.S.C. § 1681a(f). TransUnion is authorized to do business in this state and regularly conducts business in this district.

FACTUAL ALLEGATIONS

7. Plaintiff obtained a credit report from TransUnion and discovered numerous inaccuracies.
8. Plaintiff disputed these inaccuracies with TransUnion, providing evidence of the errors.
9. Despite the disputes, TransUnion failed to conduct a reasonable investigation as required by 15 U.S.C. § 1681i(a).
10. TransUnion negligently and willfully failed to correct these inaccuracies, resulting in Plaintiff's credit report remaining inaccurate.
11. As a result of these inaccuracies, Plaintiff was denied credit by Navy Federal, Bank of America and a personal loan, causing financial harm and emotional distress.

CLAIMS FOR RELIEF

COUNT I: VIOLATION OF THE FCRA BY TRANSUNION

12. Plaintiff re-alleges and incorporates by reference the allegations set forth in paragraphs 1-11.
13. TransUnion failed to follow reasonable procedures to assure maximum possible accuracy of the information concerning the Plaintiff, in violation of 15 U.S.C. § 1681e(b).
14. TransUnion failed to conduct a reasonable reinvestigation of Plaintiff's disputes, in violation of 15 U.S.C. § 1681i(a).
15. As a result of TransUnion's violations, Plaintiff has suffered actual damages, including but not limited to credit denials, loss of opportunity, and emotional distress.

COUNT II: NEGLIGENCE BY TRANSUNION

16. Plaintiff re-alleges and incorporates by reference the allegations set forth in paragraphs 1-15.

17. TransUnion had a duty to follow reasonable procedures to assure the maximum possible accuracy of Plaintiff's credit information and to conduct reasonable investigations of disputes.

18. TransUnion breached this duty by failing to correct inaccuracies and by not conducting reasonable investigations.

19. As a result of TransUnion's negligence, Plaintiff has suffered actual damages, including but not limited to credit denials, loss of opportunity, and emotional distress.

COUNT III: WILLFUL NONCOMPLIANCE WITH THE FCRA BY TRANSUNION

20. Plaintiff re-alleges and incorporates by reference the allegations set forth in paragraphs 1-19.

21. TransUnion willfully failed to comply with the requirements imposed under the FCRA, including but not limited to failing to ensure maximum possible accuracy of Plaintiff's credit information and failing to conduct reasonable investigations.

22. As a result of TransUnion's willful noncompliance, Plaintiff has suffered actual damages, including but not limited to credit denials, loss of opportunity, and emotional distress, and is entitled to punitive damages.

COUNT IV: FAILURE TO DELETE INACCURATE INFORMATION BY TRANSUNION

23. Plaintiff re-alleges and incorporates by reference the allegations set forth in paragraphs 1-22.

24. TransUnion failed to delete inaccurate information from Plaintiff's credit file after conducting the reinvestigation, as required by 15 U.S.C. § 1681i(a)(5).

25. As a result of TransUnion's failure, Plaintiff has suffered actual damages, including but not limited to credit denials, loss of opportunity, and emotional distress.

PRAYER FOR RELIEF


WHEREFORE, Plaintiff respectfully prays for judgment against Defendant for the following:

- a. Actual damages in an amount to be determined at trial;
- b. Statutory damages as provided by the FCRA;

- c. Punitive damages as provided by the FCRA;
- d. Costs and reasonable attorneys' fees as provided by the FCRA;
- e. Such other and further relief may be just and proper.

Dated: **July 16, 2024**

Respectfully submitted by:

A handwritten signature in black ink, appearing to be 'AR', is written over a horizontal line.

Plaintiff Signature

Angel Rosario / Pro Se
940 Woodland Ave
Haverhill, FL 33415
Phone: 561-618-7459
Email: Angelrosx2@gmail.com

Exhibit 1

Angel Luis Rosario
940 Woodland Ave
Haverhill, FL 33415

6/03/2024

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19016-2000

To Whom It May Concern,

I am formally requesting a comprehensive disclosure of my entire file. It is imperative that only information that is completely accurate and thorough be included. I expressly prohibit any inclusion of incorrect, incomplete, or deceptive data in my report.

I am currently disputing inaccurate details within my credit reports and urge you to conduct a thorough investigation. Specifically, I request the removal of any false, incomplete, outdated, or unverifiable biographical information. This action is essential to ensure the accuracy of my records and to mitigate the risk of identity theft or erroneous file amalgamation.

Please ensure that only the following personal information, which is accurate, is retained in your records. All other data must be promptly deleted:

My name: Angel Rosario

Date of birth: October 2, 1999

My Social Security Number: 597-62-3961

My correct address: 940 Woodland Ave, Haverhill, FL 33415

My phone number: 561-618-7459

I am formally requesting a thorough investigation into the accounts that I am currently disputing. I kindly ask that you send a copy of this letter to each furnisher and ensure that both you and each furnisher conduct a comprehensive investigation in accordance with legal requirements.

It is imperative that my request not be disregarded or met with generic form letters refusing to investigate. Rather, I urge you to treat this matter with the utmost seriousness, as I place significant importance on the accuracy of my credit reports. Having complete and verified information is crucial to me.

I have identified contradictory, incomplete, and potentially inaccurate information on my reports. I am unsure whether this discrepancy arises from unreliable information provided by the furnishers or from inadequacies in your reporting practices. Regardless, I implore both you and the furnishers to fulfill your obligations diligently.

This is an opportunity for all parties involved to rectify any discrepancies and ensure the integrity of my credit reports. Thank you for your attention to this matter.

For every listed account, ensure that the information provided is entirely accurate, complete, and verifiable. Alternatively, if any aspect of the account cannot meet these criteria, it should be removed entirely.

I am not merely requesting a partial investigation into certain accounts; rather, I insist on a thorough and meticulous examination of each account detailed below. Any discrepancies or missing information that I identify must be investigated fully and rectified promptly. Moreover, if there are errors or omissions that you observe and I have not mentioned, please address them accordingly or delete the entire account.

I will clearly outline each account and specify the inaccuracies or deficiencies that I believe exist. Your commitment to investigating all identified issues is greatly appreciated. It is imperative that every error, including incomplete information, is rectified across all accounts, or those accounts should be deleted if corrections cannot be made. Furthermore, transparency is essential—I expect full disclosure of all information contained in my file, and I demand that every detail therein is entirely accurate, complete, and verifiable.

Enclosed with this letter are copies of my identification, copy of social security card, proof of address, and relevant pages from my credit report for your reference.

Accounts:

Account Name: First Premier Bank

Account Number: 517800689692XXXX

Balance: \$980

Date Opened: 02/09/2021

1. You say the date of last payment was 12/13/2022, but on the amount of the payment you list \$0 and the last payment reported was on 01/2023 with an "OK" indicating a payment being made. How can a payment be \$0? That makes no sense to me. How do you explain this? Is the date correct? Is the amount correct - are you seriously saying I paid zero? Fix this or delete the entire account.

2. You say that the credit limit is \$600, this account is charged-off are you saying that the credit limit is available for me to use? How can this be right? Fix or delete the entire account.
3. This account was opened on 02/09/2021 but the month it was opened is missing from the account history, why don't you have this month? Fix or delete the entire account.

Account Name: Oportun Inc/Progreso Fin

Account Number: 57602XX

Balance: \$0

Date Opened: 11/13/2022

1. In the pay status you state: sold; was charged-off but if we look at the payment history, it was always paid on time. How was this account charged-off with no prior late payments? Fix or delete the entire account.
2. In the account details it says \$0 per month, paid monthly for 37 months, how is that possible? Are you saying I paid \$0? When we look at the payment history it says I paid on time for the months of 11/2022 & 12/2022. Fix or delete the entire account.
3. There is no last payment reported under account details, why is it missing? I can see I last made a payment on 12/2022. Fix or delete the entire account.
4. You say that the payment received is \$0, How can a payment be \$0? That makes no sense to me. How do you explain this? Is the date correct? Is the amount correct - are you seriously saying I paid zero? Fix this or delete the entire account.

Account Name: Oportun Inc/Progreso Fin

Account Number: 52496XX

Balance: \$0

Date Opened: 02/24/2022

1. In the account details on pay status you state: paid, closed; was 90 days past due date but in the payment history it only shows 60 days past due on 10/2022, Which one is right? Which one is wrong? Are both incorrect? Fix this or delete the entire account.
2. Under the account details on terms it says: \$0 per month, paid monthly for 25 months, how can I have paid \$0 per month? Under my payment history I can see all my payments were made on time from 03/2022 to 08/2022, what were the amounts paid? Fix this or delete the entire account.
3. In the account details section you state that: "Maximum delinquency of 90 days on 11/2022 but the latest my report shows is 60 days on 10/2022, where is the month of November of 2022? Is this correct? Was I really late for 90 days? Why is the month missing?
4. You say the date of last payment was 07/22/2022, but on the amount of the payment you list \$0 How can a payment be \$0? That makes no sense to me. How do you explain

this? Is the date correct? Is the amount correct - are you seriously saying I paid zero? Fix this or delete the entire account.

5. In the account details it says the date of last payment was on July 22 of 2023, but it shows an "OK" mark in August of 2023 indicating a payment being made on time. How can the last payment be on July 22 of 2023? Fix this or delete the entire account.

Account Name: Possible Financial

Account Number: C8CDTKI4TC3GOHU2O8ZM0XXXX

Balance: \$910

Date Opened: 11/21/2022

1. What is the last payment made? I don't see it in the account details. I can see an "OK" mark in November of 2022 and December of 2022 indicating a payment being made on time, there should be a last payment made. Fix this or delete the entire account.
2. You say the payment received was \$0 but it shows an "OK" mark in November of 2022 and December of 2022 indicating a payment being made on time. How can a payment be \$0? That makes no sense to me. How do you explain this? Is the amount correct - are you seriously saying I paid zero? Fix this or delete the entire account.
3. Why is the balance higher than the high balance? Fix this or delete the entire account.

Account Name: Self Financial Inc / Lead Bank

Account Number: 82213

Balance: \$0

Date Opened: 01/09/2021

1. You say that the credit limit is \$2,500, this account is charged-off. Are you saying that the credit limit is available for me to use? How can this be right? Fix or delete the entire account.
2. You are reporting a late payment on 03/2023, why is this payment late? All my payments were made on time. Fix this or delete the entire account.

Account Name: Wells Fargo Dealer Svcs

Account Number: 51765555XXXX

Balance: \$18,809

Date Opened: 02/25/2022

1. You say the date of last payment was 11/14/2023, but on the amount of the payment you list \$0. How can a payment be \$0? That makes no sense to me. How do you explain this? Is the date correct? Is the amount correct - are you seriously saying I paid zero? Fix this or delete the entire account.
2. Under the payment history, you have an "X" (Which I understand is unknown) for the months: March to April 2022, December 2022, February to March 2023 and September

2023. Why doubt you have any data for these months? Why is the data unknown? Fill in all the data or delete the entire account.

3. In the account details it says in the terms: \$0 per month, paid monthly for 72 months. How can I have paid \$0 per month on this account? What was the amount I was paying monthly for 72 months? Fix this or delete the entire account.
4. Under the payment history in December 2022 you have an "X" (Which I understand is unknown) and the following month in January 2023 you stated I was 60 days late. How can I be 60 days late with no prior late payment? Why is the data for December 2022 unknown? How do you know I'm 60 days late when there is no late payment being reported in December 2022? Fix this or delete the entire account.

Upon completion of your investigation, kindly furnish me with a copy of the investigative findings along with a comprehensive copy of my entire file. When I refer to a complete file, I expect all information pertaining to me to be included, without omission. Additionally, I request that you provide a record of inquiries made (both hard and soft pulls), accompanied by the reason for each inquiry and copies of certifications made by each user of my report. It is imperative that you include all relevant details, as I am fully aware of my rights under the FCRA to obtain my full file disclosure.

Please be advised that unless every missing piece of data, inconsistency, and error related to the disputed accounts is rectified accurately, or each disputed account is entirely deleted, your investigation will not resolve my dispute.

In accordance with my entitlement outlined in Section 1681i, I hereby request that you provide me with the following details regarding your investigation into my disputes.: "a description of the procedure used to determine the accuracy and completeness of the information shall be provided to the consumer by the agency, including the **business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available.**"

My name: Angel Luis Rosario

Date of birth: October 2, 1999

My Social Security Number: 597-62-3961

My correct address: 940 Woodland Ave, Haverhill, FL 33415

My phone number: 561-618-7459

Enclosures: copy of ID, Proof of address, copy of social security card

File Number: 441004900
Date Issued: 04/22/2024

TransUnion

Personal Information

You have been on our files since 10/16/2017

SSN: XXX-XX-3961

Date of Birth: 10/02/1999

Names Reported: ANGEL LUIS ROSARIO

Addresses Reported:

Address	Date Reported	Address	Date Reported
940 WOODLAND AVE, HAVERHILL, FL 33415-1265	12/13/2020	245 GOVERNOR ST APT 2, PATERSON, NJ 07501-1305	09/07/2023

Telephone Numbers Reported:

(561) 618-7459 (561) 452-3721 (561) 788-4397 (810) 618-3614 (618) 745-7459 (561) 617-7171

Employment Data Reported:

Employer Name	Date Verified
ELEVATE SEAMLESS GUTTERS LLC	08/18/2023
GENERAL SECURITY SERVICES LLC	03/07/2023
SELFEMPLOYED1099 EMPLOYEE	01/02/2023
GONZALEZ SEAMLESS GUTTERS	09/08/2021

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Remark Key

Additionally, some creditors may note your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

AID ACCT INFO DISPUTED BY CONSUMR CBG CLOSED BY CREDIT GRANTOR CLO CLOSED
DRC DISP INVG COMP-CONSUM DISAGRS DRG DISP INVG COMP-RPT BY GRNTR >PRL< UNPAID BALANCE CHARGED OFF

Accounts with Adverse Information

FIRST PREMIER BANK #517800689692**** (3820 N LOUISE AVE, SIOUX FALLS, SD 57107, (800) 987-5521)

Date Opened: 02/09/2021	Balance: \$980	Pay Status: >Charged Off<
Responsibility: Individual Account	Date Updated: 04/18/2024	Terms: Paid Monthly
Account Type: Revolving Account	Payment Received: \$0	Date Closed: 03/17/2023
Loan Type: CREDIT CARD	Last Payment Made: 12/13/2022	>Maximum Delinquency of 120 days in 05/2023
	High Balance: \$980	
	Original Charge-off: \$980	
	Credit Limit: \$600	
	Past Due: >\$980<	

Remarks: ACCT INFO DISPUTED BY CONSUMR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 12/2029

	03/2024	02/2024	01/2024	12/2023	11/2023	10/2023	09/2023	08/2023	07/2023	06/2023	05/2023	04/2023
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	120	90
	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022
Rating	60	30	OK	OK	OK	30	OK	OK	OK	OK	OK	OK
	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2021											
Rating	OK											

Consumer Credit Report for ANGEL LUIS ROSARIO

File Number: 441004900 Date Issued: 04/22/2024

Oportun Inc/PROGRESO FIN #57609** (3201 Dallas Parkway, Suite 700, Frisco, TX 75034, (866) 488-6090)

Date Opened: 11/13/2022
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: UNSECURED

Balance: \$0
 Date Updated: 01/31/2023
 Payment Received: \$0
 High Balance: \$2,569
 Original Charge-off: \$2,764

Pay Status: >Sold; was Charged-off
 Terms: \$0 per month, paid Monthly for 37 months
 Date Closed: 01/31/2023

Account Sale Info: ACCOUNT SOLD TO SCS

Remarks: PURCHASED BY ANOTHER LENDER; >PAID IN FULL/WAS A CHARGE OFF

Estimated month and year that this item will be removed: 12/2029

	12/2022	11/2022
Rating	OK	OK

Oportun Inc/PROGRESO FIN #52496** (3201 Dallas Parkway, Suite 700, Frisco, TX 75034, (866) 488-6090)

Date Opened: 02/24/2022
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: UNSECURED

Balance: \$0
 Date Updated: 11/13/2022
 Payment Received: \$0
 Last Payment Made: 07/22/2022
 High Balance: \$2,634

Pay Status: >Paid, Closed; was 90 days past due date
 Terms: \$0 per month, paid Monthly for 21 months
 Date Closed: 11/13/2022

>Maximum Delinquency of 90 days in 11/2022

Remarks: DISP INVG COMP-CONSUM DISAGRS; ACCT CLOSED DUE TO REFINANCE; CLOSED

Estimated month and year that this item will be removed: 08/2029

	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022
Rating	60	30	OK	OK	OK	OK	OK	OK

POSSIBLE FINANCIAL #C8CDTKI4TC3GOHU208ZM0**** (2231 First Ave Suite B, Seattle, WA 98121, (206) 202-5115)

Date Opened: 11/21/2022
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: UNSECURED

Balance: \$910
 Date Updated: 03/31/2024
 Payment Received: \$0
 High Balance: \$750
 Original Charge-off: \$910
 Past Due: >\$910

Pay Status: >Charged Off
 Terms: \$491 per month, paid Bi-weekly for 2 months
 Date Closed: 05/31/2023
 >Maximum Delinquency of 90 days in 03/2023

Remarks: >UNPAID BALANCE CHARGED OFF

Estimated month and year that this item will be removed: 12/2029

	02/2024	01/2024	12/2023	11/2023	10/2023	09/2023	08/2023	07/2023	06/2023	05/2023	04/2023	03/2023
Rating	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	C/O	90
	02/2023	01/2023	12/2022	11/2022								
Rating	60	30	OK	OK	Missing months.							

? Missing months.

SELF FINANCIAL INC / LEAD BANK #82213**** (901 E 6TH STREET, SUITE 400, AUSTIN, TX 78702, (877) 883-0999)

Date Opened: 01/09/2021
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: SECURED CREDIT CARD

Balance: \$0
 Date Updated: 06/05/2023
 Payment Received: \$55
 Last Payment Made: 06/05/2023
 High Balance: \$2,825
 Credit Limit: \$2,500

Pay Status: Paid, Closed; was Paid as agreed
 Terms: Paid Monthly
 Date Closed: 06/02/2023
 Date Paid: 06/05/2023
 >Maximum Delinquency of 30 days in 03/2023

Remarks: CLOSED

	05/2023	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022
Rating	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	0
	05/2022	04/2022	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	0
	05/2021	04/2021	03/2021	02/2021	01/2021							
Rating	OK	OK	OK	OK	OK							

WELLSFARGODEALERSVCS #51765555**** (PO BOX 71092, CHARLOTTE, NC 28272, (800) 289-8004)

Date Opened: 02/25/2022
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: AUTOMOBILE

Date Updated: 04/10/2024
 Payment Received: \$0
 Last Payment Made: 11/14/2023
 Original Charge-off: \$20,038

Pay Status: >Charged Off
 Terms: \$0 per month, paid Monthly for 2 months
 Date Closed: 04/10/2024
 >Maximum Delinquency of 60 days in 01/2022 and in 06/2023

High Balance: High balance of \$23,673 from 03/2024 to 04/2024

Estimated month and year that this item will be removed: 11/2029

	04/2024	03/2024	02/2024	01/2024	12/2023	11/2023	10/2023	09/2023	08/2023	07/2023	06/2023	05/2023
Balance	\$18,809	\$18,809										
Scheduled Payment	\$0	\$0										
Amount Paid	\$0	\$0										
Past Due	\$18,809	\$18,809										
Remarks	DRC/PRL	DRC/PRL										
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	X	RPO	RPO	60	30
	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022
Rating	30	X	X	60	X	OK	OK	OK	OK	OK	OK	OK
	04/2022	03/2022										
Rating	X	X										

Satisfactory Accounts

AMERICAN EXPRESS #349993153004**** (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

Date Opened: 08/24/2023

Date Updated: 04/07/2024

Responsibility: Authorized Account

Account Type: Open Account

Loan Type: CREDIT CARD

Pay Status: Current; Paid or Paying as Agreed

Terms: Paid Monthly

	04/2024	03/2024	02/2024	01/2024	12/2023	11/2023	10/2023	09/2023
Balance	\$6,652	\$6,612	\$6,580	\$6,120	\$5,782	\$5,352	\$4,728	\$4,366
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$6,652	\$6,612	\$6,580	\$6,120	\$5,782	\$5,352	\$4,728	\$4,366
Rating	OK	OK	OK	OK	OK	OK	OK	OK

AMERICAN EXPRESS #349992959075**** (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

Date Opened: 02/27/2022

Date Updated: 07/28/2022

Responsibility: Relationship Terminated (07/28/2022)

Account Type: Open Account

Loan Type: CREDIT CARD

Pay Status: Current; Paid or Paying as Agreed

Terms: Paid Monthly

Date Closed: 07/18/2022

High Balance: High balance of \$2,168 from 04/2022 to 04/2022; \$2,336 from 05/2022 to 06/2022; \$0 from 07/2022 to 07/2022

Remarks: CLOSED BY CREDIT GRANTOR

	07/2022	06/2022	05/2022	04/2022
Balance	\$0	\$2,053	\$2,336	\$1,759
Scheduled Payment		\$0	\$0	\$0
Amount Paid		\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

ATLANTIC CAP BKSELFLENDER #1176**** (515 CONGRESS AVE, SUITE 2200, AUSTIN, TX 78701, (877) 883-0999)

Date Opened: 03/31/2021

Date Updated: 01/19/2022

Responsibility: Individual Account

Payment Received: \$392

Pay Status: Paid, Closed; was Paid as agreed

Terms: \$0 per month, paid Monthly for 1 months

Date Closed: 01/19/2022

Account Type: Installment Account

Loan Type: SECURED

High Balance: High balance of \$1,663 from 10/2021 to 01/2022

Remarks: CLOSED

	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021
Balance	\$0	\$389	\$582	\$723							
Scheduled Payment	\$0	\$150	\$150	\$150							
Amount Paid	\$392	\$200	\$150	\$150							
Past Due	\$0	\$0	\$0	\$0							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

ATLAS #X8XLNJ7VWNZDNYENSNNHHYIWH**** (300 COVENTRY ROAD, KENSINGTON, CA 94707, (415) 417-1706)

Date Opened: 05/19/2023

Date Updated: 07/28/2023

Responsibility: Individual Account

Payment Received: \$8

Pay Status: Current; Paid or Paying as Agreed

Terms: Paid Monthly

Date Paid: 06/22/2023

Account Type: Line of Credit Account

Loan Type: LINE OF CREDIT

High Balance: High balance of \$8 from 06/2023 to 07/2023

Credit Limit: Credit limit of \$1,000 from 06/2023 to 07/2023

File Number: 449609240
Date Issued: 07/10/2024

Page 5 of 9

Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED AND OTHER INFORMATION

UPDATED: A change was made to the item(s) based on your dispute and other information has also changed.

FIRST PREMIER BANK #517800689692**** (3820 N LOUISE AVE, SIOUX FALLS, SD 57107, (800) 987-5521)

We investigated the information you disputed and updated: **Date Updated; Rating; Historical Trended Data.** Here is how this item appears on your credit report following our investigation.

Date Opened:	02/09/2021	Balance:	\$980	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	06/27/2024	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	12/13/2022 (\$0)	Date Closed:	03/17/2023
Loan Type:	CREDIT CARD	Last Payment Made:	12/13/2022	>Maximum Delinquency of 120 days in 05/2023<	
		High Balance:	\$980		
		Original Charge-off:	\$980		
		Credit Limit:	\$600		
		Past Due:	>\$980<		

Remarks: ACCT INFO DISPUTED BY CONSUMR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 12/2029

	05/2024	04/2024	03/2024	02/2024	01/2024	12/2023	11/2023	10/2023	09/2023	08/2023	07/2023	06/2023
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O
	05/2023	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022
Rating	120	90	60	30	OK	OK	OK	30	OK	OK	OK	OK
	05/2022	04/2022	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2021	04/2021	03/2021	02/2021	Missing data.							
Rating	OK	OK	OK	OK								

SELF FINANCIAL INC / LEAD BANK #82213**** (901 E 6TH STREET, SUITE 400, AUSTIN, TX 78702, (877) 883-0999)

We investigated the information you disputed and updated: **Payment Received.** Here is how this item appears on your credit report following our investigation.

Date Opened:	01/09/2021	Balance:	\$0	Pay Status:	Paid, Closed; was Paid as agreed
Responsibility:	Individual Account	Date Updated:	06/05/2023	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	06/05/2023 (\$2,555)	Date Closed:	06/02/2023
Loan Type:	SECURED CREDIT CARD	Last Payment Made:	06/05/2023	Date Paid:	06/05/2023
		High Balance:	\$2,825	>Maximum Delinquency of 30 days in 03/2023<	
		Credit Limit:	\$2,500		

Remarks: CLOSED

	05/2023	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022
Rating	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2022	04/2022	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2021	04/2021	03/2021	02/2021	01/2021							
Rating	OK	OK	OK	OK	OK							

WELLS FARGO AUTO #51765555**** (PO BOX 71092, CHARLOTTE, NC 28272, (800) 289-8004)

We investigated the information you disputed and updated: **Balance; Date Updated; Past Due; Historical Trended Data.** Here is how this item appears on your credit report following our investigation.

Date Opened:	02/25/2022	Balance:	\$18,809	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	06/20/2024	Terms:	\$0 per month, paid Monthly for 72 months
Account Type:	Installment Account	Payment Received:	11/14/2023 (\$0)	Date Closed:	04/10/2024
Loan Type:	AUTOMOBILE	Last Payment Made:	11/14/2023	>Maximum Delinquency of 60 days in 01/2023 and in 06/2023<	
		High Balance:	\$23,673		
		Original Charge-off:	\$20,038		
		Past Due:	>\$18,809<		

Remarks: DISP INVG COMP-CONSUM DISAGRS; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 11/2029

	05/2024	04/2024	03/2024	02/2024	01/2024	12/2023	11/2023	10/2023	09/2023	08/2023	07/2023	06/2023
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	X	RPO	RPO	60

File Number: 449609240
Date Issued: 07/10/2024

Page 7 of 9

INVESTIGATION RESULTS - VERIFIED AS ACCURATE: The disputed item was verified as accurate.

Oportun Inc/Progreso Fin #52496** (3201 Dallas Parkway, Suite 700, Frisco, TX 75034, (866) 488-6090)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**. Here is how this item appears on your credit report following our investigation.

Date Opened: 02/24/2022
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: UNSECURED

Balance: \$0
Date Updated: 11/13/2022
Payment Received: 07/22/2022 (\$0)
Last Payment Made: 07/22/2022
High Balance: \$2,634

Pay Status: >Paid, Closed; was 90 days past due date<
Terms: \$0 per month, paid Monthly for 25 months
Date Closed: 11/13/2022
>Maximum Delinquency of 90 days in 11/2022<

Remarks: ACCT INFO DISPUTED BY CONSUMR; ACCT CLOSED DUE TO REFINANCE; CLOSED

Estimated month and year that this item will be removed: 08/2029

	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022
Rating	60	30	OK	OK	OK	OK	OK	OK

Possible Financial #C8CDTKI4TC3GOHU2O8ZM0**** (2231 First Ave Suite B, Seattle, WA 98121, (206) 202-5115)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**. Here is how this item appears on your credit report following our investigation.

Date Opened: 11/21/2022
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: UNSECURED

Balance: \$910
Date Updated: 05/31/2024
Payment Received: (\$0)
High Balance: \$750
Original Charge-off: \$910
Past Due: >\$910<

Pay Status: >Charged Off<
Terms: \$491 per month, paid Bi-weekly for 2 months
Date Closed: 05/31/2023
>Maximum Delinquency of 90 days in 03/2023<

Remarks: DISP INVG COMP-RPT BY GRNTR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 12/2029

	04/2024	03/2024	02/2024	01/2024	12/2023	11/2023	10/2023	09/2023	08/2023	07/2023	06/2023	05/2023
Rating	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL
	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022						
Rating	C/O	90	60	30	OK	OK						

File Number: 449609240
Date Issued: 07/10/2024

Page 8 of 9

INVESTIGATION RESULTS - NO CHANGE NEEDED: No changes were made to the item(s) based on your dispute.

Oportun Inc/Progreso Fin #57609** (3201 dallas parkway, suite 700, FRISCO, TX 75034, (866) 488-6090)

We investigated the information you disputed and based on the results no changes needed to be made to the item. Here is how this item appears on your credit report following our investigation.

Date Opened:	11/13/2022	Balance:	\$0	Pay Status:	>Sold; was Charged-off<
Responsibility:	Individual Account	Date Updated:	01/31/2023	Terms:	\$0 per month, paid Monthly
Account Type:	Installment Account	Payment Received:	(\$0)		for 37 months
Loan Type:	UNSECURED	High Balance:	\$2,569	Date Closed:	01/31/2023
		Original Charge-off:	\$2,764		

Account Sale Info: ACCOUNT SOLD TO SCS

Remarks: PURCHASED BY ANOTHER LENDER; >PAID IN FULL/WAS A CHARGE OFF<

Estimated month and year that this item will be removed: 12/2029

	12/2022	11/2022
Rating	OK	OK

.....
